

## WITNESSING THROUGH MEDIA



## Church media ministries honored at conference

By William H. Perkins Jr.  
Editor

Media specialists from churches across the Mississippi Baptist Convention gathered May 2-3 at Broadmoor Church, Madison, for the annual Witnessing Through Media Conference and Awards Banquet.

Ian Richardson, communication services director at the Mississippi Baptist Convention Board in Jackson, said approximately 120 people registered for the conference. "I'm pleased that the attendance continues to grow year over year. I believe that speaks to the rising importance of media ministries in the life of a thriving church."

The conference included workshops on such diverse topics as:

- Getting started in media ministry.
  - Camera operation for worship.
  - Lighting for worship, basic and advanced.
  - Sound mixing for worship, basic and advanced.
  - Post-production work flow.
  - Creative production techniques.
  - Projection systems and worship software.
  - Getting started on the web.
  - Witnessing through social media.
  - Graphic design for church media.
- Richardson estimated the average worship service attendance of



WYATT

"For more information on the Witnessing Through Media program at the Mississippi Baptist Convention Board, contact Richardson at irichardson@mbcb.org. Web site: mbcb.org."

"The 2015 Witnessing through Media Conference and Awards Banquet will be held at Broadmoor Church, Madison, on March 20-21."

churches that send staffers to the Witnessing Through Media Conference each year is about 300-500, although churches both smaller and larger are well-represented.

"We have endeavored over the last couple of years to bring in more youthful leaders for many of the workshops — individuals who are on top of emerging areas of media ministry and have a grasp of what will be available both in the near future and for long range planning," Richardson said.

To that end, the 2015 Witnessing Through Media Conference will add a graphic arts workshop and an award for graphic arts ministry, he said.

"We want the conference to continue to focus each year on the staples of quality media ministry such as camera operation, sound mixing, and proper lighting, but we also want to keep track of the exciting ministry opportunities that will be opening up in the years to come. I believe a strong combination of these ideas — what's here now and what's coming down the road — will keep the conference relevant on an annual basis."

Sportscenter Matt Wyatt, a member of First Church, Tupelo, and former starting quarterback for Mississippi State University (MSU) in Starkville

see MEDIA on p. 6

## Gunn appointed to lead Southern Seminary trustees

By William H. Perkins Jr.  
Editor

Philip Gunn, a member of Morrison Heights Church in Clinton and Speaker of the Mississippi House of Representatives, has been chosen as chairman of the board of trustees of Southern Seminary in Louisville, Ky.



GUNN

"I have been privileged to represent Mississippi as a trustee at Southern Seminary since 2008," Gunn said. "I am humbled that my fellow trustees have placed confidence in me to serve as the chairman of the board of trustees."

Gunn, 51, has served in the Mississippi House of Representatives since 2004, and was elected Speaker by his peers in 2012. He is the first Republican to serve as Speaker since 1876.

Gunn holds a Bachelor of Business Administration degree from Baylor University in Waco, Texas, and a Juris Doctor degree from the University of Mississippi School of Law in Oxford. He and his wife Lisa have four children and reside in Clinton.

"Philip Gunn serves our church and our state with distinction," said Gunn's pastor, Greg Belser. "I am grateful for his additional exemplary leadership through our larger SBC life at Southern Seminary. The next generation of Christian leaders is well served by his sacrificial efforts."

Southern Seminary President Albert H. Mohler Jr., said, "Southern Seminary is greatly honored to have the Speaker of the House of the State of Mississippi as the chairman of our board of trustees. Philip Gunn is a faithful churchman, a man of great vision and conviction. He also is, as the people of Mississippi have well-recognized, a leader of national stature and one who is respected as a statesman, as an attorney, as a husband, and as a father and a churchman."

"We're extremely thankful to have Speaker Gunn serving

as the chairman of our board of trustees. This reestablishes, once again, the deep ties between Southern Seminary and the state of Mississippi. The state of Mississippi has produced for Southern Seminary hundreds and hundreds of students, two presidents, and many great trustee leaders throughout the years, and for that we're deeply, deeply thankful."

Duke K. McCall, who was born in Meridian, served as Southern Seminary president from 1951-82. E.Y. Mullins, a native of Franklin County, served as the seminary's president from 1899 until his death in 1928.

Gunn, who serves on the trustee board with fellow Mississippi Baptist John Temple, senior pastor of Poplar Springs Drive Church in Meridian, said he has found his trustee service at Southern Seminary to be a rewarding experience. "Southern continues to place strong ministers of the Gospel into places of service around the world, and I am proud to be a part of that mission."

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## From the editor

WILLIAM PERKINS

### Christianity as criminal

Last week, Sudanese doctor Meriam Yehya Ibrahim, 27, gave premature birth to a baby girl after being shackled for months to the floor of a filthy prison cell in her native country. Her crime? She is a Christian.

A sharia judge in the totalitarian Islamic state that is Sudan today had previously sentenced her to hang after the birth of her child, because she refused to renounce her faith and publicly declare herself a Muslim. Before the death sentence is carried out, however, she must receive 100 lashes for the additional crime of marrying Sudanese refugee and American citizen Daniel Wani, who is not Muslim. Men are allowed to marry outside their Muslim religion, but Muslim women are not.

Meriam's Muslim father deserted the family when she was six years of age. She was raised by her Christian mother and her mother's family (remember, Muslim men are allowed to marry outside their religion). However, when her father found out she had married a non-Muslim (remember, Muslim women are not allowed to marry outside their religion), he reported her to the sharia court and pressed charges against his own daughter.

Therein lies the rub. Meriam's father utilized a provision of Islamic law (known as sharia) that mandates all children of a Muslim father are themselves Muslim for life. When Meriam made a profession of faith in Christ, she opened herself up to the death penalty under the primitive provisions of sharia that dictate she is Muslim by birth.

When told the conditions under which she could avoid execution, she refused to renounce her faith in Christ. Thus Meriam and her 20-month-old son and now her infant daughter live in squalor in a Sudanese women's prison, with Meriam presumably shackled once again to the floor while her wheelchair-bound husband pleads with authorities for her life. Since Daniel is not a Muslim, Sudan authorities will not allow him custody of his children.

Meanwhile, imprisoned American pastor Saeed Abedini,

34, in a hospital in Iran for the past several months for treatment of internal injuries from torture and severe beatings suffered at the hands of guards and fellow prisoners, has apparently been sent back to prison without those vital treatments. His crime? He's a Christian.

Abedini, a native of Iran, was arrested there while working on an orphanage and charged with a host of serious crimes against the Islamist dictatorship in that country. Abedini's American attorney has reported that Abedini has been declared untouchable because of his Christian faith. This has led to the withholding of meals, medicine, medical treatment, and ordinary contact with other inmates.

Abedini is married and the father of two young children. His family is in the United States. Concerned observers have predicted that he cannot survive much longer, given his deteriorating health and the conditions under which he is imprisoned. At this point, it's only a matter of time, they say. Yet, like Meriam, he will not turn his back on Jesus simply to avoid his fate.

We don't have to just read the Bible to find martyrs. They walk among us. In many parts of the modern world—in major and important parts of the world—people die every day for the cause of Christ. Some are executed by authorities. Some are slaughtered in front of loved ones by Islamic extremists, political fanatics, and murderous gangs. Some are gathered to be sold into slavery. Some simply disappear, never to be seen again by their families.

We simply can't rescue all of them. The evil forces arrayed against them are very efficient. Pray for these bold Christians who put their lives, and often the lives of their most precious loved ones, on the line for the cause. They know the price that could be expected of them for their faith, and they are willing to pay it.

Let us pray for them without ceasing, as if their lives really mean everything to us, because they should. Considering what our Savior did for each one of us, it's the least we can do for them.

## To my single sisters

Are you too smart for your own good? Put another way, do certain academic degrees make you less likely to be "marriage material?" That type of question is one I get at least once a month. Seriously. As a single woman who is finishing her Ph.D., I understand why my students are asking these questions though in full disclosure, if they catch me on a less-than-content kind of day I wonder if they are really asking: "If I pursue a certain degree path, will I end up like you?"

You can Google, "Are educated women less likely to get married?" and get a myriad of studies, statistics, and news stories on the subject from secular sources. You can even find out which cities give single women better odds of meeting single men.

However, my Christian sisters, this issue is not about playing the odds or finagling your circumstances. It comes down to obedience. My thoughts here are directed specifically to my single sisters. I want us to think through the wisdom in God's Word regarding the matter of your education and a possible future spouse.

■ Obedience to God is your first priority. At the end of the day, we each must discern the will of the Lord for our lives as best as we can and then live in obedience with Him as His servants (Gal. 1:10). When you choose an educational track, based more on what "some guy" in the future may think, over the clear leading of the Lord, you have made a human being more important than God.

■ Loving the Lord with your mind is a good thing. In fact, we are commanded to love the Lord with all of our mind (Luke 10:27). Sisters, God made you and any intellectual acumen you possess comes from Him. Don't be ashamed of it. Don't be prideful of it either; see 1 Cor. 8:1. Use it to bring honor to the Kingdom.

■ Tricking a man into liking you is a recipe for disaster. I am not sure who starting telling women to act dumb or only eat salads on dates to "get a guy." When we try to maneuver our circumstances or be deceitful in this way, I am afraid we have more in common with the foolish woman of Prov. 7 who tried to entrap a man with her words and actions.

■ Don't waste your singleness. You don't know how long your single season of life will be. Don't waste that time pining for what



Guest opinion  
with Candi Finch

you don't have right now. 1 Cor. 7:32-35 says that your time of singleness allows you to be devoted to the Lord without distraction. Spend this season, for however long it lasts, deepening your relationship with the Lord.

Let me hasten to add that wanting to be married is not a bad thing at all. I am pro-marriage and so is God. However, I have seen far too many women make marriage an idol in their lives and then make really bad decisions. The same can be said regarding education. It can become an idol just like marriage. If the desire, any desire, becomes more important to you than the desire to be obedient to the Lord, you have a problem. Sisters, being married to the wrong man is far worse than not being married at all.

I love what Marian Jordan wrote in her book, *Sex and the City Uncovered*: "As a single girl, there are two truths that I must hold in balance in order to be content. First, God created me for relationship, so my desire for a husband is not wrong; it is good. Second, even though I was designed to be in relationship, my ultimate contentment, satisfaction, and happiness will never be achieved simply through a human relationship. I was designed for something far bigger, far greater, something far more satisfying" (pp. 56-57).

So let's be honest. Does a little learning scare away the boys? Possibly in some cases, but is that really the type of guy you want to marry? When considering a degree path, the question we all should ask is: "Where are You leading, Lord?"

Finch is an assistant professor of theology in women's studies at Southwestern Seminary in Fort Worth. This column first appeared at [BiblicalWoman.org](http://BiblicalWoman.org), a blog of Southwestern Seminary. Edited for style and length.

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### BAPTISTS

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# Missionaries look for opportunities in Venezuela anarchy

**CARACAS, Venezuela (BP)** — In recent years, International Mission Board (IMB) missionaries in Venezuela have struggled to spread the Gospel amid ever-increasing difficulties. In the capital of Caracas, rampant poverty, random violence, and food shortages are a part of everyday life.

Simply walking down the wrong street at the wrong time can be a fatal mistake.

Despite political unrest, escalating violence, and economic disparity in Venezuela over the past few months, IMB missionaries and Venezuelan believers are working to spread the love of Christ in an increasingly dangerous place.

Matthew and Monica Starr (not their real names), IMB missionaries in Caracas, said conditions since February have gone from bad to worse. The situation is "extremely volatile," Monica said.

Anti-government demonstrators have staged ongoing street protests and erected barriers blocking traffic. The Venezuelan National Guard has counterattacked with tear gas, rubber bullets, and alleged human rights abuses, according to news reports.

About 3,000 protesters have been arrested, and 200 of those are still in jail. In addition, members of colectivos — motorized gangs supporting the government — have threatened, assaulted, and even killed some demonstrators, news reports said.

Meanwhile, in violence attributed to both sides of the conflict, at least 42 people have died and about 800 have been injured during more than three months of turmoil across Venezuela, according to news reports.

## Student unrest

The unrest began in February when a group of frustrated students spoke out against the nation's rising inflation, food shortages, and ever-increasing crime. What started as a student demonstration quickly became a violent uprising when Venezuelan authorities reportedly shot three anti-government protesters during a peaceful protest in Caracas.

By mid-May, the violence had garnered worldwide attention as it played out on a global stage. One ABC network news report detailed a scene of "broken bones, denial of medical treatment, and threats of rape or death" by the government against thousands of protestors. At least 10 of the 42 reported deaths have been classified as torture by Human Rights Watch, the report stated.

No one thought the problems would last as long as they have, Matthew said. "One of the things a lot of folks thought with the protests [was] it's a flare up, and pretty soon everybody will go back to their normal lives."

For some IMB missionaries, including the Starrs, the protests and violent outbursts have limited their normal mission activities. Police barricades and checkpoints often make it difficult for them to leave their neighborhood and nearly impossible for Matthew to get to training events he leads for Venezuelan believers.

Other missionaries who live in Caracas but work outside the city have been unable to travel for weeks, Matthew added.

## Making best of it

In some ways, being homebound has opened doors and created relationship opportunities that weren't there before, the Starrs said. Forced to stay closed up in their apartment buildings and unable to go about life as usual, missionaries have been able to spend more time with their neighbors and have found avenues to share the Gospel.

"We've always had a great many people in our home. We've had even more so [since the unrest began in February]," Monica said. "We've had people that, from the minute they got to the door and I opened it and hugged them, have cried from that moment until they leave two or three hours later."

"There are people going through horrible, life-changing circumstances where their lives will never be the same again, so a lot of our ministering is just right there in the home — having people in, getting people to eat who haven't eaten for days because they're so stressed, saying, 'You're safe here, lie down and take a nap, we'll watch the kids.'"

While close quarters bring missionaries closer to the lost, it also brings believers closer to God, Matthew added. "One of the things that's happening I think that's very positive is it's driving our churches to a much deeper level of prayer — prayer for Venezuela, prayer for families that are going through very tough situations."

"It's allowing people to have more time with non-Christians to pray for them and with them and just show them about relating to the Lord."

Matthew spoke with one pastor who, several hours before a planned march, prayerwalks with other church members throughout areas used for protests. The church members continue to pray as protesters arrive and stay to pray with those who want to join them.

Another Baptist pastor goes to the Venezuelan National Guard headquarters and prays with soldiers, Matthew said. "The churches are trying to find ways in which they can minister to people on both sides."

## Politics, economy

Even as believers work to reach those in their own backyards, Venezuela's continuing political problems aren't just affecting the churches at home. Juan Moreno (not his real name), pastor of a Venezuelan Baptist church, said the uprisings are the culmination of the nation's long history with political frustration and economic decline.

A continual decline in funds and personal prosperity has resulted in many Venezuelan churches being unable to support their own overseas missionaries.

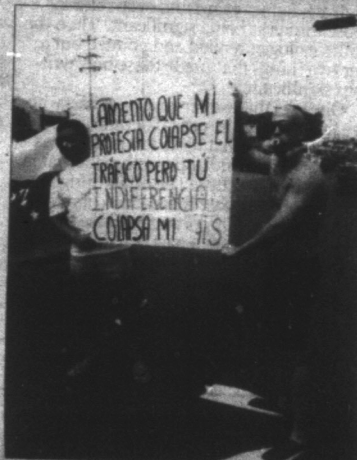
There is a Venezuelan expression that says, "no one knows what they have until they don't have it any more. We have now lost this opportunity to support missionaries outside of Venezuela while we have more people with the desire to go into missions, but we don't have what it takes to sustain them," Moreno said.

"We need to organize ourselves, and the



## (ABOVE) PRAYING FOR VENEZUELA

— At First Church of Rio de Janeiro, Latin American Baptist leaders pray for peace in Venezuela during a late-April leadership conference of Unión Bautista Latinoamericana (translated Latin American Baptist Union). Since protests began in Venezuela in February, at least 42 people have been killed in violence surrounding the unrest. (BP photo courtesy of Unión Bautista Latinoamericana)



## (LEFT) STREET PROTEST

— Standing near a flag of Venezuela and dressed in swim gear, anti-government protesters block traffic in Barquisimeto, Venezuela. Their sign, written in Spanish, says: "I am sorry that my protest is gridlocking traffic, but your indifference is gridlocking my country." (BP photo courtesy of IMB photo)

National Baptist Convention of Venezuela is working on this to be able to help in these other areas," he continued. "Some big churches could have done something in the past, now aren't doing anything. There could be a big church working with a small church to do something to be able to do more."

On top of increased risks of violence, the unrest has also ramped up problems like food shortages and a lack of basic supplies for daily life. While shortages of things like milk and coffee are not uncommon in Venezuela, people wait hours in grocery store lines for items that won't really meet their needs.

"We're talking places where the lines wrap around the block where people will be waiting four hours in order to get their four rolls of toilet paper they're allowed to take, or their one box of milk that they can take home to their family of five," Monica said.

## Defending power

For many, the protests simply added more fuel to a fire of violence and crime that has been burning for the better part of two decades, Monica said. Whereas daily life in Venezuela was already difficult at best, the rise in anti-socialist ideals has now given angered Venezuelans a purpose.

It also has made the government supporters ready to defend their hold on power. "You can get shot dead just going to class or going to get groceries for no reason other than somebody wanting your cell phone or your hand bag," Monica said. "I think people are realizing, 'If I'm going to be losing my life anyway, I want to lose it for a cause and something that can make a change in my country and perhaps provide a better country for my children and my grandchildren.'"

In the midst of ongoing unrest, peace talks began in mid-April between Venezuelan President Nicolas Maduro and opposition leaders. On May 13 the opposition suspended talks, claiming they were going nowhere and criticizing the government for cracking down on protesters, news reports said.

According to one BBC report, students gathered in camps in Caracas had become raiding spots for the Venezuelan National Guard. One such raid in early May led to the shooting death of a soldier and the arrest of 243 protesters, whom the government labeled "fascist protesters."

Peering through the thick, smoky haze of a nation smoldering with rage and violence is the hope that God will work through missionaries and Venezuelan Baptists to reach the lost during a time of terror and tragedy.

## Strengthened

"The Venezuelan Baptist church isn't going to fall," pastor Moreno said. "It's going to be strengthened and [it will] grow. In fact, in spite of the crisis, the National Baptist Convention of Venezuela is not apathetic or falling. It is a convention that's learning to be more dynamic. There are regions that are doing far more than we might have expected ... than we might have dreamed."

IMB missionaries like the Starrs share the same hope that God will work through Venezuelan believers to reach the lost throughout their own country and the world. "One thing that encourages me is that in no other time in history has so much praying been done for Venezuela," Matthew said. "God's going to be doing something I think will be amazing."



I grew up in a world where the Word of God was supremely significant. Anything and everything else took a backseat to the importance of God's Word. It would be an unusual thing to go to church or hear a preacher and not hear references to the fact that "The word of God is living and powerful, and sharper than any two-edged sword" (Heb. 4:12), or the fact that "The grass withers, the flower fades, but the word of our God stands forever" (Isa. 40:8), or to hear Paul's declaration that, "All Scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, and for instruction in righteousness" (2 Tim. 3:16). That wonderful elevated view of Scripture was always before us. I for one came to know experientially that it is absolutely true. You can trust God's Word and it will never fail you.

Today, that view of Scripture is not in vogue. One day I had just turned on the radio looking for nothing in particular but there was a conversation going on which I soon discovered was an interview. I did not know where it came from or who the people were, but the lady who was doing the interviewing was talking to an anthropologist. At one point she expressed her amazement and shock that oftentimes in his writings he would refer to holy things, liturgy, even Scripture. Then she asked him, "When you do that and use these holy references and refer to things like that, do you actually believe that you can maintain your intellectual integrity?" Immediately, I recognized that she had little appreciation and no respect for the Scriptures or as she called them, "holy writings." Apparently,



## Importance of Scripture

from her question she thought that you could not have true intellect or be held in high academic regard and even refer to those things as being significant. Then the anthropologist replied and pointed out to her two things that made these holy writings significant.

One was that we are just creatures who are here for a short period of time and they remind us that there is a lot that has gone on before and apparently a lot that is coming in the future. The other thing he pointed out was that these kinds of religious things are important because they remind us that we are a part of a much bigger world. He said that was one of the reasons why a cathedral is important because when you walk into it you cannot help but look up and begin to reflect on what a small entity you are in this vast universe. So because of our limited space of time to fill while we

are here and the bigness of our world and universe, we can be inspired by it. In my opinion, it was a humanistic response to an insensitive and uncaring question about the Word of God.

While there is some truth in our limitations because we live in a brief time capsule and we are not big enough to even pick up a bridge on our huge globe much less the world itself, the Word of God is important and significant to transform our lives. Not because of any of those things but because it comes from the heart of God to the need of mankind. I listened and wanted to speak back through the radio to say that we may be seen as small in the timeframe of life and eternity. We may be so small that we are less than a speck of dust, but that is the amazing story of the Bible that our great God loved us so much that He saw what we may not even recog-

nize, the significance of our lives in Him. True, apart from Him we are nothing more than an enlarged mass of protoplasm moving around and bumping into other large masses of protoplasm and numbing to ourselves, "Is this all there is?"

In the revelation of God's Word in the person of Jesus Christ it is not only all there is, but there is more to come and so much more that it will knock your socks off. So things have changed and the world may not listen, be responsive, or care about God's Word speaking to them. But that does not change the responsibility that we have personally to listen to it, to share it with others, and to be responsive to what God says to us through His Word. It is easy to become discouraged as we seek to do what the Lord wants us to do and fall into a trap that says nobody knows, nobody listens, and nobody cares. Well, I would remind you that the Word of God itself reveals the power that is there. It says, "Is not My word like a fire?" (Jer. 23:29). Well it is and when it is taught, presented, and preached you do not have to argue that the Word of God is powerful. Just present it and like so many of us, they will be impacted like a hammer that would hit their soul or be warmed like fire. It does not take a big argument to convince someone that fire is hot and that a hammer is strong and so is the Word of God. We must be found faithful sharing it with a world that at times may be disinterested and at other times disconnected, but in all times a world that needs to hear from Heaven.

The author can be contacted at [directions@mbcb.org](mailto:directions@mbcb.org).

## Just for the Record



The children's group of **BEULAH CHURCH, DECATUR**, presented the musical Sermon on the Mount. Leaders were Brenda Bynum, Nikki Hawkins, and Dixie Rivers.



**POPLAR SPRINGS CHURCH, NEWTON**, held a baby dedication Mother's Day. Shown are Kinzley, Ashley, and Cason Bishop with pastor James Spencer.



**GOSS CHURCH, COLUMBIA**, recognized its senior graduates: Cairo Hudson, Tyler Broom, Alexis Gibson, and Laken Morris.

## Two more pastors enter SBC presidential race

**NASHVILLE (BP)** — Jared Moore, pastor of New Salem Church in Hustonville, Ky., and Dennis Manpoong Kim, pastor of Global Mission Church of Greater Washington in Silver Spring, Md., will be nominated for president of the Southern Baptist Convention (SBC) during the June 10-11 annual meeting in Baltimore.

Moore and **MOORE** Kim join Arkansas pastor Ronnie Floyd in the race for SBC president. The winner will replace Fred Luter, pastor of Franklin Avenue Church in New Orleans, who is completing his second term as president and is ineligible for reelection.

Early news reports indicated Paul Sanchez, pastor of Willow Church in Brooksville, Ky., would nominate Moore, the current SBC second vice president, but Sanchez said May 19 he would not be doing so. Bennie Smith, a deacon at New Salem Church where Moore pastors, announced he will make the nomination.

Moore holds a bachelor of arts from Trinity College of the Bible in Newburgh, In.; master of arts in religion from Liberty Seminary in Lynchburg, Va.; and master of divinity degree from Southern

Seminary in Louisville, Ky. He is a doctor of philosophy student at Southern Seminary majoring in systematic theology.

Kim will be nominated by Dwight McKissic, pastor of Cornerstone Church in Arlington, Texas. McKissic announced the nomination on May 20.

Kim, who has served as president of the Korean Council of Southern Baptist Churches in America, has pastored Global Mission Church for 23 years. He is a member of the SBC Pastors' Task Force on Evangelistic Impact and Declining Baptisms, and served on the SBC Resolutions Committee in 2012 and 2013.

In addition to serving at churches in South Korea and the U.S., Kim has taught courses at Southern Seminary, New Orleans Seminary, and Midwestern Seminary.

He holds bachelor's and master's degrees from Korean institutions and a master of arts in theological studies with a concentration in pastoral counseling from Gordon-Conwell Theological Seminary in Boston, Mass.; a master of divinity from Southern Seminary; and a doctor of theology in pastoral psychology from Boston University.



**KIM**



# Lenders Lobbying for Higher Interest Rates

As part of Christian Action's responsibility to address issues that relate to the home, church and state, one issue we have been monitoring is the ethical impact of installment and payday lending legislation on families and communities. It is true, according to Proverbs 22:7, that "The rich rules over the poor, And the borrower becomes the lender's slave." But according to Barrett Duke of The Ethics & Religious Liberty Commission, "many would say that the people who go to these lenders should know better. They should read the fine print more carefully and realize what the actual charges are going to be." But assuming maximum individual responsibility does not necessarily excuse cor-

porate accountability to the community or society. And legislation that does not take into account the sinfulness of humanity is short sighted.

Since 2012, the Mississippi Consumer Finance Association has been pushing to change installment lending laws that heavily favor the lending businesses because of alleged regulatory changes they have said are coming soon and will make credit insurance illegal. Therefore, they said they needed to raise interest rates, but no regulations on credit insurance have been issued to date.

The Association, as a preemptive move, used the Clearwater Group in 2013 as their lead lobbyist to introduce and attempt to get their legislation passed. This legislation would have created another loan product but was defeated because of the opposition of MS Baptists and others.



with Rob Chambers

The bill would have made it legal for installment lenders to raise interest rates from the current maximum 36% APR up to 99% APR for loans from \$501-5,000. Why? In order for them to make up for their loss of income. Again, to date, no regulations have been issued. Why? Because according to testimony from a recent hearing, the Consumer Finance Protection Bureau (CFPB) has no legal jurisdiction over credit insurance products and interest rates. So, nearly two years later, the CFPB has yet to implement such a regulatory policy and the lobbying efforts for higher rates were for naught.

This was made clear at a hearing on May 20 called by Sen. Gary Jackson and Rev. Hank Zuber, Banking and Finance Committee Chairmen of the MS State Legislature. It was also made clear that

the CFPB has vast jurisdiction over a variety of lending institutions and is not subject to congressional oversight.

What has most installment and payday lenders concerned is what the CFPB will actually do. It is difficult to prepare for an unknown in the marketplace, but whatever the decisions of the CFPB may be, it is certain our communities will be affected. What the CFPB will do is rooted in the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) that established the CFPB. A provision of Dodd-Frank (Title XII) seeks to reduce the exposure of low-to-moderate income individuals to high-interest loans such as payday loans, cash advances, title loans and some installment loans.

Another provision in Title XII is access to "financial education and counseling" through a community partnership between the borrower and the lender. It is unknown if credit insurance will even be necessary since Title XII has a provision for federal "loan loss reserve funds to mitigate some of the losses on such small dollar loan programs" if the borrower defaults on the loan.

Despite the unknowns, two things remain. There is a need for small dollar loans and medium size loans in Mississippi. Sen. Gary Jackson asked the MS Banking Commissioner at the hearing, "What are the alternatives in states that have outlawed payday lending?" This question speaks to the ongoing

demand for small dollar loans in a poor and rural state. The commissioner later responded by saying the banking industry will not be doing small loans. This means that if payday loans were made illegal that the demand for the same would very likely persist. Second, it is a fact that the CFPB is targeting payday lenders. The CFPB is looking to regulate payday loans so they possibly resemble installment loans to help eliminate the debt trap. Self-imposed regulations may be the solution to avert regulatory action by the CFPB.

A proposed solution might be new legislation for payday lenders to make the repayment terms longer to lower the interest rate and also raise the ceiling limit on loans well above the current maximum of \$500. Another proposal would be to level the playing field between the payday lenders and installment lenders. Both segments of the same industry are territorial and have been operating independently of one another for over 15 years. Any proposed solutions like those above will certainly not make either segment happy, but it may be the most likely solution given the CFPB is circling their wagons around payday lending.

The author of this analysis, Rob Chambers, serves as consultant for the Mississippi Baptist Christian Action Commission. He can be contacted at 601-292-3331 or [rchambers@christianaction.com](mailto:rchambers@christianaction.com).

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Clue: E = A

Have fun with cryptography and exercise your Bible knowledge. A King James Version Bible verse has been encoded by letter substitution. The same letter is substituted throughout the puzzle. Solve by trial and error. Answer to last week's puzzle: Genesis 1:1

By Charles Marx, 1932-2004, © 2005

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## MEDIA

cont. from p. 1

from 1996-99, was the keynote speaker at the awards banquet. He is currently co-host of the daily Head to Head sports radio program on the statewide SuperTalk radio network, as well as host of the MSU football network pre-game and post-game shows since 2009.

"Matt is the son of a minister and has a strong Christian testimony. We were honored that he was able to be with us," Richardson said.

Witnessing Through Media award winners for 2014, represented in the front page photograph, include:

- Back row, from left
- Damon Burgess, First Church, Jackson; Best Video Program - Church Musicals, Division Two; "Carols By Candlelight 2013," Best Web Site, Division Two; "fbcj.org."
  - Harry Medders, First Church, Brandon; Best Video Program - Church Musicals, Division One; "Christmas Changes Everything 2013."
  - Randy Blakeney, First Church, Laurel; Best Video Program - Music Video, Division One; "Issac's Concert."
  - Jason Blackburn, Hillcrest Church, New Albany; Best Video Program - Commercial; "Kickstart."

- Front row, from left
- Michael Bowen, Broadmoor Church, Madison; Best Video Program - Worship Service; "Glory Revealed."
  - Linda Bozone, First Church, Brandon; Best Video Program - Promotional, Division One; "The Whites FPU Testimony."
  - White Video Program - Worship Service, Division One; "Worship Service-January 26, 2014."



**FIRST-EVER** — The inaugural Farrell Blankenship Award for Excellence was presented May 2 during the annual Witnessing Through Media Conference and Awards Banquet to Temple Church, Hattiesburg, for the most creative use of witnessing through media. The production was titled, "Drew's Story." Tanner Cade (left), media director for Temple Church, accepted the award from Farrell Blankenship, retired longtime communication services director for the Mississippi Baptist Convention Board in Jackson. (Photo by William H. Perkins Jr.)

■ Lorie Hanson, Temple Church, Hattiesburg; Best Video Program - Magazine, Division Two; "The Loop Announcement." Best First Time Entry; "Life Action Commercial."

■ Tanner Cade, Temple Church, Hattiesburg; Best Video Program - Promotional, Division Two, and Farrell Blankenship Award of Excellence; "Drew's Story."

Award winner not pictured is First Church, Olive Branch, for Best Video Program - Commercial, Division One; "FBCOB... News-January 26, 2014." Receivers of Certificates of Recognition were First Church, Gulfport, and Brandon Church, Brandon.

"I want to say a special word

of thanks to the Broadmoor Church staff for their hospitality and willingness to work with us to address every need we had. Thanks also to the steering committee for putting together the outstanding program," Richardson said.

Richardson also announced that the 2015 Witnessing through Media Conference and Awards Banquet will be held at Broadmoor Church, Madison, on March 20-21. He asked those planning to attend to note the move to an earlier date than in the past.

For more information on the Witnessing Through Media program at the Mississippi Baptist Convention Board, contact Richardson at irichardson@mbcb.org. Web site: mbcb.org.

## Submission Guidelines

The Baptist Record is pleased to publish news and photographs of special events that take place in cooperating churches of the Mississippi Baptist Convention. News items and/or photographs depicting benefits and activities for secular or outside organizations will not be published.

Preferred method: news may be submitted electronically to the e-mail address below, and must be included in the message segment of an e-mail form. Secondary method: news may be typewritten or neatly printed on 8 1/2 by 11-inch paper and mailed. All articles must be received in writing; no articles will be accepted over the telephone. Due to ever-present virus threats, no text attachments will be accepted. Photograph attachments in JPEG format are permissible.

Please make articles concise. Include the who, what, when, where details of the story, along with a contact person's address and telephone number.

Photographs must be submitted electronically

via e-mail, as attachments in JPEG format. Hard copy photographs mailed through the postal service will not be accepted. Photographs must be clear, sharp, and well-lighted. Photographs must depict people. No landscape, building, or object-only photographs will be printed. Photographs containing inappropriate gestures and objectionable clothing will not be published. Cell phone photographs and other low resolution items that do not reproduce well on newsprint are generally not publishable.

There is no guarantee that news items and/or photographs will be published, and unsolicited material will not be acknowledged or returned. All news items are subject to editing, and all photographs are subject to cropping. News items and/or photographs can be published one time only. Deadline for submitting news is one week prior to requested publication date. Articles that are not date-sensitive will be published on a space-available basis. These guidelines are not meant to be exhaustive.

Submit news to The Baptist Record, P.O. Box 530, Jackson, MS 39206-0530. FAX: (601) 292-3330. E-mail: baptistrecord@mbcb.org.

## Vacation Bible School

- **First Church, Gautier:** June 2 - 6, 8 a.m. - Noon; ages 4 through 5th grade (completed); for information, call (228) 497-4050.
- **Pleasant Hill Church, Calhoun**

**County:** June 1 - 6; June 1, kick-off, 10 a.m.; evenings, 6 - 8:30 p.m., commencement, June 6.

➤ **Providence Church, Meadville:** June 1 - 3, 6:30 - 8:30 p.m.

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## CLASSIFIEDS

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## Need a light?

Jesus said, "I am the light of the world. Whoever follows me will not walk in darkness but will have the light of life." (John 8:12)

Simply share the following prayer with God in your own words:

1. Lord, I admit that I need you. (I have sinned.)
2. I want forgiveness for my sins and freedom from eternal death. (I repent.)
3. I believe Jesus died and rose from the grave to forgive my sins and to restore my relationship with you. (I believe in Jesus.)
4. By faith, I invite Jesus Christ into my life. From this time on, I want to live in a loving relationship with Him. (I receive Christ as my Savior and Lord.)

"But as many as received him, to them he gave the right to become children of God, even to those who believe in his name." (John 1:12)

If you make a decision for Christ today, contact a local Southern Baptist church for spiritual guidance.



## Crisis of Faith: When Your World Crumbles • Ezekiel 1:1-3; 1:28-2:5; 6:7-10

Ezekiel, Jeremiah, and Daniel all lived about the same time, though Daniel a little longer than the other two. Today their names sound old and are easily dismissed as ancient. Around 600 BC, however, the three men were as contemporary as we are today. They lived in the southern kingdom of Israel, Judah, during a very difficult time. Judah consistently disobeyed God and He finally had enough. Their sister the Northern Kingdom of Israel had been dominated for over 100 years by the Assyrians.

First the Egyptians dominated Judah around 608 BC and they paid high tribute money to them. Then the Babylonians defeated the Egyptians in 605 BC, so Judah was then obligated to the Babylonians. King Jehoiakim paid the exorbitant tribute by robbing the treasury, the temple goods, and highly taxing the people.

Many of the citizens of Judah were taken captive into Babylonia. Among them was Ezekiel, who was a priest. The bible book bearing his name begins with his 30th birthday, when he would have begun serving as a priest were he still in Jerusalem. God called Him instead to be His prophet. Imagine Ezekiel's dismay at being taken away as a captive, possibly to be someone's slave when suddenly the Lord Himself shows up with all His majesty and glory. The

fantastic descriptions of God and the beings surrounding Him defy understanding, which in itself reveals that God is beyond comprehension.

God spoke to Ezekiel and called him to serve Him, not some Babylonian. God had other plans for him, for He wanted Ezekiel to proclaim His word. The Lord told His young servant that, though he preached, people would not listen. In

Ezekiel 3:7 God describes Israel as having a hard forehead and a stubborn heart. Yet God assured him in Ezekiel 2:5, "And whether they hear or refuse to hear (for they are a rebellious house) they will know that a prophet has been among them." (ESV).

Times were very difficult. People lost their homes and even their children, husbands and wives. The once proud nation of Israel lay divided into two kingdoms, defeated and desperate. In spite of the impending doom, the nation of Judah stubbornly refused to repent of its sins. The Lord told Ezekiel that Judah had commit-

ted three sins that were grievous to Him. First, the people of Judah served false gods. That meant that they had idols in their homes and worshiped them there and publicly.

Secondly, they worshiped the One True God the same way they worshiped their false gods and idols. When God gave Moses the law, He was very explicit as to how they should worship Him. Fi-

nally, they corrupted justice in the land, buying court decisions with a bribe. Because of the sins of which they would not

repent, God said then He would hold their individual sins against each one.

Since King Solomon reigned over 300 years before, the nations of Israel and Judah mostly displeased the Lord. All of the Kings of the northern kingdom did that which was evil in the sight of the Lord according to the Scriptures. All but a few kings in the southern kingdom also displeased God.

From history's perspective, they were marching rapidly towards 586 BC when the southern kingdom would fall

completely to Babylonia and the city of Jerusalem would be destroyed. King Solomon's temple would be completely demolished and the city laid waste. With the advantage of hindsight we can see that they were on borrowed time. To them, however, it was today.

Knowing the outcome we proudly say, "Surely they knew what was coming." Certainly being defeated first by Egypt and then by Babylonia would break their stubborn hearts and drive them back to the Lord. Surely seeing some of the Jews being carried away as captives would lead them to repent. Couldn't they see where they were heading?

For several weeks after America was attacked on September 11, 2001 the churches were full and people called on the name of the Lord. Soon, however, the churches were back to regular poor attendance and America returned to life as usual. Surely we must know what could be coming as our country continues to rebel against the Lord. Corporately or individually we all will answer to God but we don't have the privilege of seeing what is coming down the road. May the Lord never say about us that we have hard foreheads and stubborn hearts.

Henson is pastor of Oakdale Church, Brandon.



## Explore the Bible

with Rick Henson

## Beyond Belief – God is Holy • Psalm 99:1-9

How often does the topic holiness make its way into your everyday conversation? We talk about the weather, work, and wearing apparel, but rarely will you find people holding a conversation about holiness or holy living.

What you believe about holiness matters.

What you believe about sin matters.

What you believe determines your behavior and choices. As a Christ follower the most important thing to remember about what you believe is this: it is not based upon your personal opinion. Instead what you and I believe about God is based upon what He says about Himself. Scripture interprets Scripture!

As we begin a new quarter, we are presented with a challenge to dig deeper into the attributes and the character of God. We will focus on just six. The challenge and goal is to live a more fruitful life in right relationship with Him. Holiness is God's chief attribute and all the other traits must be examined in light of His holiness. The word holy means to 'be set apart'.

Psalm 99 is a powerful declaration of God's holiness. It is a part of the enthronement psalms (Psalms 93-100) and it shares commonalities with Psalm 98. The nine verses give three sets of triplets: the word "exalt" (verses 2, 5,

9); He is holy (verses 3, 5, 9) and there are three stanzas each ending with a declaration of divine holiness.

Three simple, yet extremely powerful words open this Psalm. The LORD reigns! He is above creation and He is sovereign (Psalms 93:1; 96:10; and 97). And, because we know the LORD reigns we should shake in fear-let the peoples

tremble! C.H. Spurgeon writes, "Saints tremble with devout emotion, and sinners quiver with terror, when Jehovah's rule is fully perceived and felt. It is not a light or trifling matter; it is a truth that should stir the depth of our nature."

The first three verses focus our attention on the exaltation of who God is. The cherubim is a reference to the Ark of the Covenant (cf. Ex. 25:10-22), the mercy seat where the Hebrews viewed the Lord as invisibly enthroned. Because of who God is the earth quakes in adoring awe and acknowledgement

of His presence. Zion is a reference to the center of worship for the King. There the people are to praise the Lord because of His great name. Holy is he!

The second section of this psalm, verses four and five, focuses our attention on the Lord's holiness in the execution of justice. C. H. Spurgeon writes, "God is the king, the mercy seat is His

throne, and the scepter He sways is holy. His power never exerts tyranny. He is sovereign. He is absolute in His

government, but His might delights in right. His force is used only for just purposes." God is holy in judging sin. Holy is he!

The Psalmist ends with a portrait of three men (Moses the prophet, Aaron the priest, and Samuel the ruler) who called upon the Lord and made intercession for the nation of Israel. They led in worship, called out in prayer; kept His testimonies, and they were faithful. Most of all they knew God

would answer them and forgive them. Exalt the LORD our God and worship at His holy hill for the LORD our God is holy.

What is your response to God's holiness? Is it a personal submission to His rule and a lifestyle of reverent worship? "You shall be holy, for I am holy." (1 Peter 1:15-16). "An awareness of His holiness and surety of His judgment in righteousness should compel us to live a holy life. When we begin to comprehend His great and awesome name, our fear and reverence for Him should deter us from any inclination to sin." - Jerry Rankin, In the Secret Place

"Oh God, show me more of your holiness. Show me more of my sinfulness. Help me to hate sin and to love righteousness as You do. Grant me a deeper conviction of sin and a more thorough spirit of repentance. And make me holy as You are holy." (Nancy Leigh DeMoss, Holiness).

Join me in singing the words written by John B. Dykes, "Holy, holy, holy, Lord God Almighty; ... Only Thou art holy, there is none beside Thee, Perfect in power, in love and purity. ... God in three persons, blessed Trinity."

Leathers is a member of First Church, Madison.

## Bible Studies for Life

with Laura Leathers



## Revivals &amp; Homecomings

► Calvary Church, Summit: Homecoming, June 1; breakfast, 9 a.m.; worship and me-

morial service, 10:30 a.m., followed by lunch and fellowship; Cletus Moak, speaker; David

Millican, interim pastor; Elaine Rayborn, music.

► West Shady Grove Church, Wayne County: Homecoming, June 1; lunch following morning worship; Mitchell Smith, pastor.

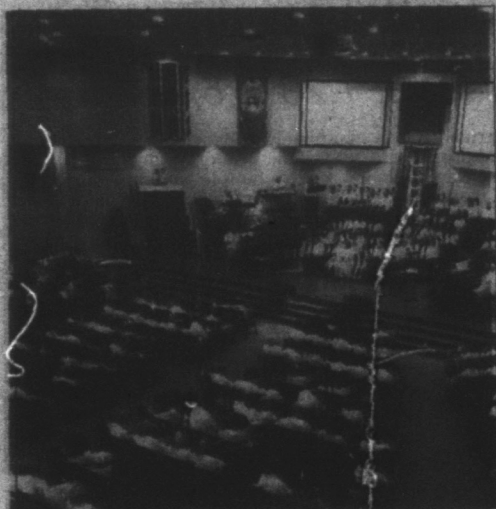
► Mt. Carmel Church, Edinburg: Revival, June 1-4; Sun., 11 a.m. and 6 p.m.; Mon.-Wed., 7 p.m.; Keith Smith, speaker; Evelyn Dodds, music.

► Center Hill Church, Ham-

ilton: Memorial-decoration-homecoming service, June 1; Sunday School, 9 a.m.; worship, 10 a.m., followed by covered dish meal. Terry J. Edwards, pastor; Josh Funderburg, music.



## Just for the Record



**BELDEN CHURCH, BELDEN**, kicked off a series on authentic worship with a White Out Sunday. The emphasis for the day was Worship: As It Is In Heaven from Revelation 4 - 5. Jim Holcomb, pastor; Gary Gray, director of family ministries.



The sanctuary choir of **GRANDVIEW CHURCH, PEARL**, presented the Easter celebration, *The Day He Wore My Crown* Apr. 13. The presentation marked the 10-year anniversary of service for minister of music Michael Hennington.



**CALVARY CHURCH, BOGUE CHITTO**, recognized Ruth Crosby as oldest mother, Heather Buitt as youngest mother, and Cristy Mills as the mother with most children present on Mother's Day. Shown are Crosby, Buitt, Mills, and pastor Hal Hatten.



**FIRST CHURCH, CALHOUN CITY**, recognized its high school graduates May 18. Shown are Makayla McCormick and Allison Childs with minister of youth Aaron Sibley. Makayla was also the recipient of the Jake Parker Bible Drill Scholarship for nine years of participation at the state level.



**SPRINGFIELD CHURCH, MORTON**, recognized Gertrude Pierce for faithfully providing home grown flowers for the sanctuary for over 25 years. Shown are interim pastor Keith Gordon and Pierce.



**LONGVIEW CHURCH, STARKVILLE**, honored its mothers with an all men and boy's choir led by pastor Larry W. Yarber May 11.



**FIRST CHURCH, COLUMBUS**, expressed appreciation to Margaret Perkins for her 50 years of volunteer service as church librarian. Shown are pastor Shawn Parker and Perkins.



The Brotherhood of **FLOWOOD CHURCH, RANKIN COUNTY**, went on a mission trip to Caruthersville, MO.

### In other Church News:

➤ **Holly Church, Alcorn**, will host the Dixie Echoes June 22, 6 p.m. John Boler, pastor.



On May 19th, the **TRI-COUNTY ASSOCIATION** hosted their annual Golf, Guns, Guppies, & Grillin' Minister's Tournament at Swan Lake Golf Course in Monticello. Thirty-six ministers from Lawrence, Marion, and Walthall counties were in attendance. The winning team, pictured with the trophy, was comprised of four golfers (L to R): Keven Newsome, pastor Magee's Creek, Tylertown; Dane Hodges, pastor, First Church, Foxworth; Les Hughes, pastor, Providence, Jayess; and Kevin Crozier, Min. to Young Adults, First Church, Foxworth; two fishermen (back L); Darel Daniels, pastor, Improve, Columbia, and Mike Sutton (not pictured), retired pastor, Silver Creek; and a rib-cooker, Luke Martin, Min. to Students, Shiloh, Sontag.